

# **Little Compton, Rhode Island**

## **Affordable Housing Plan**

### **Comprehensive Plan Chapter 3 – Housing Element**

**Adopted by the Planning Board and Town Council  
on  
November 29, 2004  
Revised June 16, 2005**

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## **Chapter 3**

### **Housing**

#### **3.1 Introduction**

In 1994, the Town of Little Compton prepared its Comprehensive Plan, which included the required Housing Element in accordance with the State Handbook on Local Comprehensive Plans that was in effect at that time. The Statewide Planning Program approved the Town of Little Compton Comprehensive Plan on March 29, 2004.

This revised version of the Housing Element is specifically designed to address affordable housing needs and implement an affordable housing plan for the Town of Little Compton. It builds upon the work of the 1994 version but is substantially revised to meet newly promulgated statutes and guidelines for the preparation of affordable housing plans in the State of Rhode Island.

The State recently revised Handbook #16 which for the first time sets forth specific criteria for an affordable housing plan to be incorporated into the Housing Element of the Comprehensive Plan. The purpose of the new guidelines is to address principles outlined in the Rhode Island Low and Moderate Income Housing Act, (Title 45, Chapter 53 of the Rhode Island General Laws). The Act specifically allows developers to submit a single application to the Zoning Board of Review seeking relief from the Zoning Ordinance, including its density standard, subdivision approval and any other form of regulatory review and approval, if the Town of Little Compton fails to meet the 10% housing standard for affordable housing articulated in the Act. With this affordable housing plan, the Town will be in a better position to address its own affordable housing needs for its citizens and direct appropriate housing development in accordance with its own comprehensive plan and prevent or limit developments (both rental and owner-occupied) that would otherwise far exceed the density limits (both legal and infrastructure) of Little Compton.

This affordable housing plan is now a requirement of RI General Law Section 45-53-4 since February 13, 2004. The amendment to 45-53-4 placed in effect a moratorium on a for-profit developer's use of this fast-track review process and placed a mandate on communities to adopt an affordable housing plan by December 31, 2004.

The following is the Act's citation of what now constitutes a required Housing element as of July 2, 2004.

*Rhode Island General Laws 45-22.2-6 (3) Housing element. Consists of identification and analysis of existing and forecasted housing needs and objectives including programs for the preservation, including, but not limited to, the preservation of federally insured or assisted housing, improvement, and development of housing for all citizens. The housing element enumerates local policies and implementation techniques to promote the production and rehabilitation of housing that achieves a balance of housing choices, recognizing local, regional, and statewide needs for all income levels and for all age groups, including, but not limited to, the affordability of housing and the preservation of federally insured or assisted housing. The element identifies specific programs and policies for inclusion in the implementation program necessary to accomplish this purpose and takes into account growth management and the need to phase and pace development in areas of rapid growth. The housing element includes an affordable housing plan that identifies housing needs in the community, including, but not limited to, the needs for low and moderate income housing, establishes goals and policies to address those needs, consistent with available resources and the need to protect public health, including drinking water supplies and safety and environmental quality. The affordable housing plan includes an implementation program of actions to be taken to effectuate the policies and goals of the affordable housing plan.*

It is clear now that an affordable housing plan with specific implementation strategies must be included in the housing element and a 10% plan for the creation and maintenance of low and moderate income housing which requires some form of government subsidy, whether that be federal assistance or insurance, state housing subsidies or any town subsidy, must be part of that plan.

### **3.2 Required Elements**

The comprehensive planning process involves an analysis of existing conditions, projections of future needs based on trends, issues identification, establishment of goals and policies, and finally recommendations and implementation. The Comprehensive Planning and Land Use Regulation Act requires that the comprehensive plan reflect its goals, objectives and policies for housing, as well as other elements. At a minimum, the Town's housing policies must address the following:<sup>1</sup>

- A plan to meet the state established goal of 10% low and moderate income housing as defined in RIGL 45-53-3(5);
- Rehabilitation of deteriorating and substandard housing;

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<sup>1</sup> Handbook on the Local Comprehensive Plan, Handbook Number 16, Rhode Island Department of Administration, Division of Planning, June 1989, revised June 2004.

- Providing new housing opportunities geared to the needs of all elements of the population;
- Identifying steps to enhance the affordability of housing and identifying resources to be used in this regard.
- Identifying resources and steps designed to achieve housing goals and implement housing policies:
  - Specific steps to enhance housing affordability;
  - Municipal agency responsible for housing;
  - Code and ordinance changes and innovations to encourage achievement of housing goals;
  - Public and private resources to be utilized in achievement of housing goals;
  - Sites for housing development (location and types);
  - Potential conversion of existing structures to housing use; and,
  - Financial strategies to be developed for housing.
- Describe the methods and actions that will be used to preserve existing affordable housing, both subsidized and unsubsidized, so as to maintain its accessibility to persons and families of low and moderate income.

### **3.3 Early Settlements**

The first humans to arrive in Little Compton were temporary summer visitors, though they could hardly be considered vacationers. Nomadic hunting parties of Native American Indians pursued migratory herds of caribou and other game across southern New England. The first full-time residents were Native American Indians of the Archaic Period. By the late 1670's yet another wave of immigrants arrived. This time they were English farmers from the nearby, newly founded communities of Plymouth and Duxbury. On hand to greet them was the Sogkonate tribe, heirs to the Woodland Culture. Relations were peaceful and the land, destined to soon become the Town of Little Compton, was quickly "purchased" by the English. Sogkonate culture and population rapidly diminished. Within 100 years, less than 30 members of the tribe remained and the last Sogkonate died in 1827.

The Town's new residents were primarily farmers and they established their farmsteads atop the rich glacial drumlins. Along the crests and sides of these ridges they also laid out many of the Town's streets. As the woods were cleared, dramatic views across stone walls and rolling field were revealed. Sections of West Main Road, Willow Avenue/South of Commons, and East Main Road/Maple Avenue provide good examples. Today, substantial portions of this scenic resource remain, although threatened by development as is the open character of the Town.

### 3.4 Growth in Housing Units

The early summer visitors often boarded with local farm families but soon began building or purchasing vacation homes of their own, a practice that continues today. Table 3-1 shows the growth of Little Compton's housing stock from 1970 to 2000. The production of housing was greatest during the 1970's. The number of units increased 27.5 percent and was out paced by population that grew by 29.4 percent. The housing stock grew by 9.2 percent during the 1980's while population grew by only 8.2 percent. The number of occupied units grew 40.7 percent during the 1970's. This large percentage increase may be attributed to the conversion of seasonal homes to permanent housing. The 2000 census showed an increase in population of 7.6%. Total housing units and occupied housing grew at twice that rate. Fewer people in more units are reflective of shrinking household size. Indeed Little Compton's average household size dropped from 2.6 in 1990 to 2.4 in 2000 and persons per occupied unit dropped from 2.65 to 2.49 in that same period. <sup>2</sup>

**Table 3-1**  
**Housing Units 1970-2000**

Year	1970	1980	1990	2000	% Change 1970 - 1980	% Change 1980 - 1990	% Change 1990 - 2000
Population	2,385	3,085	3,339	3,593	29.4%	8.2%	7.6%
Total Housing Units	1,329	1,694	1,850	2,103	27.5%	9.2%	13.7%
Occupied units	792	1,113	1,287	1,475	40.5%	15.6%	14.6%

Source: RI Statewide Planning

Little Compton is part of a larger housing market area, made up of Newport and Bristol Counties. They include Little Compton, Tiverton, Bristol, Barrington, Warren, Portsmouth, Middletown, Newport and Jamestown. The East Bay market area constitutes 12.5 percent of the state's total land area. Different components of Little Compton's housing are compared to the East Bay housing market Area. While the Town represents a small portion of the region's population and housing stock, many of the communities are affluent waterfront communities like Little Compton, and are faced with similar issues regarding housing. Table 3-2 shows the composition of Little Compton's housing stock compared with that of the East Bay region as a whole.

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<sup>2</sup> Statewide Planning Program.

**Table 3-2**  
**Occupancy & Vacant Units**  
**Town & Region, 2000**

	Little Compton	% Of Total LC Units	Region	% Of Total Region Units	Little Compton % of Region
Total Population	3,593		136,081		2.6%
Total Housing Units	2,103	100%	59,442	100%	3.5%
Occupied Housing Units	1,475	70.1%	54,264	91.3%	2.7%
Owner Occupied Units	1,013	48.2%	29,418	49.5%	3.4%
Renter Occupied Units	252	11.9%	18,902	31.8%	1.3%

Source: Statewide Planning

Table 3-3 compares the type of structures found in the Town from 1990 to 2000. The vast majority (92.6%) of the structures in Little Compton are single unit detached. The total number of detached units increased by 16% in ten years. It is also interesting to note that attached units that include accessory dwelling units almost doubled. At 3.4% the Town has a fairly high percentage of mobile homes although this has declined since 1990.

**Table 3-3**  
**Units In Structure**  
**Little Compton 1990 and 2000**

Year	1990		2000		Change	
Units in Structure	Number	Percent	Number	Percent	Number	Percent
Total Units	1,850		2,103		253	13.7%
1 Unit Detached	1,678	90.7%	1,947	92.6%	269	16.0%
1 Unit Attached	26	1.4%	49	2.3%	23	88.5%
2 to 4 Units	51	2.8%	36	1.7%	(15)	-29.4%
5 to 9 Units	1	0.1%	0	0.0%	(1)	-100.0%
10 or More Units	0	0.0%	0	0.0%	0	0.0%
Mobile Home, Boat or RV	94	5.1%	71	3.4%	(23)	-24.5%

Source: Statewide Planning

Since 2000, the Town added approximately 113 new homes, bringing the number of single detached units to over 2,000. From 1994 to 2004, the Town added an average of 23.1 new homes per year.<sup>3</sup> These figures correspond closely to the census comparison figures from 1990 to 2000 shown in Table 3-3, whereby all units increased by approximately 25.3 per year and detached units rose by 26.9 over the ten-year period.

<sup>3</sup> Source: Figures obtained from the Town and prepared by William L. Moore, September 2, 2004



Table 3-4 below shows the number of new homes constructed between 1994 and 2004. Based on this past decade, the Town is producing an average of 23 units per year.

**Table 3-4**  
**New Homes 1994-2004**

Year	New Housing Units
1994	17
1995	18
1995	23
1997	24
1998	31
1999	18
2000	14
2001	33
2002	26
2003	27
2004	25
Total	256

Source: Town of little Compton

One of the most significant components of Little Compton's housing stock is the seasonal and vacant housing units. The number of housing units that are vacant or used on a seasonal basis accounted for 30.4 percent of the Town's total housing stock in 1990, while in the region only 10.3 percent of the housing stock was vacant and seasonal housing.<sup>4</sup>

In 2000, seasonal housing still accounts for almost 28% of all housing in Little Compton. The US Census indicates that there are 1,516 non-seasonal housing and 587 seasonal dwellings.<sup>5</sup> Pursuant to R.I.G.L. 45-53-4 (as amended), and for the purposes of this Affordable Housing Plan, the permanent year-round housing units will be used to determine the need for additional affordable, low and moderate-income housing.

The Town's homeowner vacancy rate was 2.2% in 1990. In 2000, the vacancy rate dropped to 1.95%.

### **3.5 Substandard Housing**

Substandard housing as defined by the Census Bureau includes units lacking complete plumbing facilities or kitchen facilities. In 1990, only 8 units lacked a full bath and that dropped to 5 in 2000.

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<sup>4</sup> State of Rhode Island Comprehensive Housing Affordability Strategy. Rhode Island Housing 1991.

<sup>5</sup> Source: US Census.

The general condition of housing in town is above average. Minimum standards for housing are being met and in most cases being exceeded. Pride of ownership is evident throughout the town. With very few exceptions properties appear to be well-maintained. It is significant to note that most of the un-insulated homes have been converted to year-round units with the addition of insulation. There appear to be few sweat equity bargain possibilities remaining in Town.

### **3.6 Housing Affordability**

Affordability is often defined as a housing cost to household income ratio. In the new context of this revised plan, affordable housing also includes a subsidy. An affordable home is one that is within the means of a household at any income level paying 30 percent or more of household income for housing expenses. The median cost of a single-family house in Little Compton was \$228,200 in 2000, a 5.3% increase over the previous year. With a median household income at \$55,368 in 2000, more than half of households in Little Compton cannot afford a house costing \$228,200. Assuming a 30 year fixed mortgage rate of 5.74 percent and a 10 percent down payment, the household would have to pay \$14,367 per year in principal and interest. The total monthly expense including property taxes, hazard insurance and mortgage payment would bring the cost to about \$21,000 per year. To support the median cost of housing, the household would need an income of over \$70,000, based on the guideline that housing cost should not exceed 30 percent of household income.

Rhode Island Housing has income guidelines that are used to qualify new and existing housing for various programs.

**Table 3- 5**  
**2004 HUD HOME Program Income Limits Effective March 15, 2004**

Household Size	30% of median	50% (very low)	60% (low)	80% (low)
1 Person	\$14,250	\$23,750	\$28,500	\$38,000
2 Person	\$16,300	\$27,150	\$32,580	\$43,450
3 Person	\$18,350	\$30,550	\$36,660	\$48,900
4 Person	\$20,350	\$33,950	\$40,740	\$54,300
5 Person	\$22,000	\$36,650	\$43,980	\$58,650
6 Person	\$23,650	\$39,400	\$47,280	\$63,000
7 Person	\$25,250	\$42,100	\$50,520	\$67,350
8 Person*	\$26,900	\$44,800	\$53,760	\$71,700

\* For each person in excess of eight, 8 percent of the four-person base should be added to the eight-person income limit.

Source: Rhode Island Housing.

From 1990 to 2000, owner occupied housing rose from 801 units to 1,013. The presentation of data by the Census Bureau from 1990 to 2000 does not lend itself to comparison by categories of household income. The table below presents only the 2000 data that indicate that not all Little Compton households are wealthy. In the category of those earning less than \$20,000, there are 160 households or almost 16% of all households. Households earning less than \$50,000, represent almost 36% of the total households.

**Table 3-6**  
**Household Income in 1999 by value for Specified Owner-Occupied Household Units**

Household Income	No. of Units	Per Cent
Less than \$10,000	29	2.86%
\$10,000 to \$19,999	131	12.93%
\$20,000 to \$34,999	76	7.50%
\$35,000 to \$49,999	128	12.64%
\$50,000 to \$74,999	210	20.73%
\$75,000 to \$99,999	170	16.78%
\$100,000 or more	269	26.55%
	1,013	100.00%

Source: Census 2000

The 2000 median price of a house in Little Compton was shown to be \$228,200 by the US Census of Housing. The reality is that figure has grown by 143% from 2000 to March 2004. The median selling price in 2003 of \$393,500, jumped to \$495,000 in 2004. In the first quarter of 2004 that median grew to \$555,000.<sup>6</sup> A current search for single family houses on the internet shows the least expensive offering to be a 3 bedroom + 1 bath raised ranch to be listed at almost \$330,000. There are no multifamily or any kind of rental available in the Fall of 2004.

The cost of undeveloped parcels is even higher than housing. A search of available parcels listed in October of 2004 indicates that six parcels are available. The average lot size is 3.5 acres. The average asking price is over \$640,000 per acre, making an average 2 acre lot in excess of one million dollars.

Table 3-7 shows sales activity in Little Compton from 1992 to 2004.

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<sup>6</sup> [www.riliving.com](http://www.riliving.com)

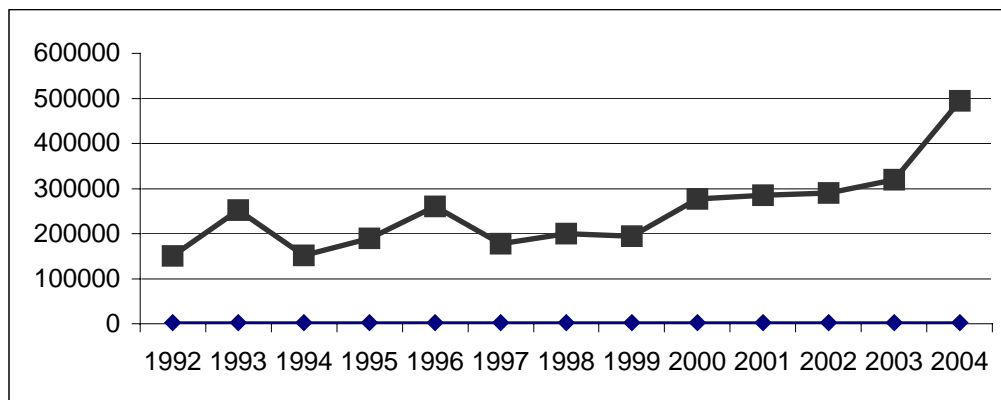
**Table 3-7**  
**Home Sales –1992 to 2004**

Year	Number	Median Sale
1992	N/A	\$ 150,000
1993	N/A	\$ 252,200
1994	N/A	\$ 151,500
1995	N/A	\$ 189,900
1996	9	\$ 260,000
1997	9	\$ 178,000
1998	26	\$ 200,000
1999	20	\$ 193,500
2000	23	\$ 277,000
2001	20	\$ 285,500
2002	17	\$ 290,000
2003	24	\$ 320,000
2004*	9	\$ 495,000

\* First six months only.  
 Source: www.riliving.com

The chart below illustrates the rise in median sales from 1992 to 2004. It shows that median sales did not always rise dramatically. In the early 1990s, the prices dipped and held steady through to the end of the century. It was during the early in 2000 and leading up to 2004 that prices shot upwards.

**Figure 3-1**  
**Median Sale of Housing**  
**1992 to 2004**



Historically, housing costs have been higher in areas of lower density housing, especially where such areas are in close proximity to, or offer a clear view of, the shore (e.g. Warren's Point, West Main Road). More recently, the proximity to and view of the shore has driven prices higher regardless of housing density or size of dwelling.

Another fact of Little Compton housing that is known anecdotally is now tabulated below. Of all the assessed value of land and buildings, by far the most value is in the land and not so much in the building. Among 2,072 parcels of residential uses, 60% of the value is reflected in the land, while 40% is in the buildings.

**Table 3-8**  
**Residential Land and Building Values 2003**

	Residential Improved	Residential Vacant	Residential Apartment
Parcel Count	2,072	833	57
Total Land Value	\$ 804,349,300	\$ 199,158,100	\$ 269,900
Land Value per Unit	\$ 388,199.47	\$ 239,085.35	\$ 4,735.09
Building	\$ 527,139,900	\$ 3,354,800	\$ 1,049,400
Building Value per Unit	\$ 254,411.15	\$ 4,027.37	\$ 18,410.53
Total	\$ 1,331,489,200	\$ 202,512,900	\$ 1,319,300
Percent Land to Total	60%	98%	20%
Percent Building to Total	40%	2%	80%

Source: Town of little Compton, 2003

### 3.7 Rental Housing

While the analysis above applies to purchase housing, affordable housing also includes rental units. In 1990 contract rents for units in Little Compton were comparable to those in other market area communities. In 2000, rental units were increased by 20, an 8.6% increase. Rents also rose by 10.5%.

**Table 3-9**  
**Renter Occupied Housing Units, 1990 to 2000**

Value	No. of Units 1990	Percent 1990	No. of Units 2000	Percent 2000
Less than \$300	0	0%	4	1.6%
\$300 - \$499	33	14.2%	8	3.2%
\$500 - \$749	83	35.8%	111	44.0%
\$750 - \$999	62	26.7%	59	23.4%
\$1000 - More	14	6.0%	42	16.7%
No Cash Rent	40	17.2%	28	11.1%
Total Renter Occupied	232		252	
Median Rent	\$655		\$724	

Source: U.S. Census of Housing, 1990 and 2000.

### **3.8 Affordable Housing Legislation**

In 1991 the Rhode Island General Assembly passed legislation that provides public agencies, non-profit housing organizations or limited equity housing cooperatives and private developers the opportunity to develop low or moderate income housing without going through a protracted review process. The Rhode Island Low and Moderate Housing Act (Title 45, Chapter 53 of the Rhode Island General Laws) specifically allows developers to submit a single application to the Zoning Board of Review seeking relief from the Zoning Ordinance, including its density standard, subdivision approval and any other form of regulatory review and approval, if the Town of Little Compton fails to meet the 10% housing standard for affordable housing articulated in the Act.

On February 13, 2004 the General Assembly amended its General Laws Section 45-53-4 that called for a moratorium on a for-profit developer's use of this fast-track review process and placed a mandate on communities to adopt an affordable housing plan by December 31, 2004.

Low or moderate income housing is defined as “any housing subsidized by the federal, state or municipal government under any program to assist the construction or rehabilitation of housing as low or moderate income housing as defined in the federal or state statute or local ordinance, whether built or operated by any public agency or non-profit organization or limited equity housing cooperative or any private developer, that will remain affordable for ninety-nine (99) years or such other period that is either agreed to by the applicant and town but shall not be for a period less than thirty (30) years from initial occupancy through a land lease and/or deed restriction or prescribed by the federal or state subsidy program but shall not be for a period of less than thirty (30) years from initial occupancy through a land lease and/or deed restriction.”<sup>7</sup>

In 2004, Little Compton had two low or moderate-income housing units according to the above definition. With 1,516 units (which does not include ‘seasonal’ units), the Town’s ratio is 0.13%. To meet the 10% requirement, Little Compton would need a total of 152 low or moderate-income housing units just to meet the current gap. Spread over twenty years, the Town would need to add a minimum of eight units per year, if no new housing at all were to be built for the next twenty years. But on average over the last twenty years, building permits have been issued for approximately 23 new housing units

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<sup>7</sup> Rhode Island General Laws Section 45-22.2-6 (3)

per year.<sup>8</sup> As the housing inventory rises, the need for low or moderate income housing units will also rise. Therefore, the Town should be looking at a goal of about 9<sup>9</sup> low or moderate-income units per year, at the current growth rate within the Town. This relative goal is however affected by the low number of overall permits that can be reasonably anticipated. Therefore, a longer time horizon than twenty years may be required.

### **3.9 Housing Programs**

Several possible alternatives are available for housing programs. The Town will pursue some or all of the following:

#### **A. U.S. Department of Agriculture, Farm Home Assistance (FHA)**

- **Rural Housing Service:** The Rural Housing Service (RHS), an Agency of the U.S. Department of Agriculture, offers the Guaranteed Rural Rental Housing Program (GRRHP) which is designed to serve the rental housing needs of low- and moderate-income rural households by providing loan guarantees for newly constructed or rehabilitated rental property in eligible rural areas. (For information on RHS programs, please call (401) 826-0842).

#### **B. Rhode Island Housing Mortgage and Finance Corporation** (Source: RI Housing. More information available from RI Housing.com)

- **First Mortgage Financing:** Tax exempt and taxable first mortgage financing is available for both construction and permanent financing for a term of up to thirty years. Borrowers must be single-asset entities and must have a satisfactory credit history. First mortgages are non-recourse and may not exceed 90% of as-built value as determined by an independent appraisal. Requests for tax-exempt financing which require an increase in bonding authorization for RIH are subject to approval by the Rhode Island Housing Board of Commissioners (the Board).
- **Targeted Loan Funds:** Targeted loan funds are anticipated to be made available to write down the cost of developments as needed. These funds may be used as second mortgage financing but not as an operating subsidy and are only available to those developments utilizing RI Housing first mortgage finance.
- **Housing Tax Credits:** The Housing Tax Credit (HTC) is a direct dollar-for-dollar offset against a taxpayer's federal income tax liability. These tax credits

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<sup>8</sup> See Table 3-4 on page 3-6 of this plan.

<sup>9</sup> Section 3.10 notes that the projection is based on year round units only; seasonal housing is not included in the calculation.

are sold in exchange for equity investments in qualified low-income housing developments.

- **RIH Predevelopment Loan Program:** The Predevelopment Loan Program is an initiative designed to provide non-profit developers with the resources necessary to determine the feasibility of and obtain site control for an affordable housing development.
- **HOME Investment Partnerships Program,** funded through the US Department of Housing and Urban Development (HUD): RIH is responsible for administering the federal HOME Program on behalf of the State. HOME funds may be used for acquisition, rehabilitation, new construction and tenant-based rental assistance. Eligible applicants include nonprofit and for-profit developers, municipalities and Public Housing Authorities.
- **Affordable Housing Trust:** The Affordable Housing Trust is an independent non-profit trust created by RIH to further the preservation of low-income housing.

**C. Church Community Housing Corporation, 50 Washington Square Newport, RI 02840**

- **Church Community Housing Corporation.** Within Newport County, Church Community Housing Corporation (CCHC) has developed 375 units of low-income rental housing including family, elderly, homeless, and special needs housing. In addition, it has developed over 100 units of housing for first-time homebuyers and has provided rehabilitation loans for over 1200 units of housing in Newport County. CCHC has also assisted two resident organizations develop housing cooperatives that serve 35 families. Their homebuyer-training program has graduated over 180 families. CCHC also works with local municipalities to fund public sidewalk replacement, tree planting programs, sewer line installations and community center improvements.
- In 1989 the Town contracted with CCHC to administer the RIH Home Repair Loan Program. Since its inception, seven applicants have attempted to obtain loans through the program. There has been one successful closing, two properties did not qualify, and two applicants were refused loans for failure to meet income-expense ratio requirements. As a result, the Town applied to the State of Rhode Island and received a \$10,000 grant for use in the establishment of a locally sponsored home repair program, as described below.

**D. Locally Sponsored Home Repair Loan Program**

- Administered by the Church Community Housing Corporation, the local program "backs-up" the Rhode Island Housing Program by providing those applicants who fail to meet income/debt ratio requirements for the R.I. Housing Pro-



gram, a less stringent, more flexible alternative to obtaining a home repair loan. The Town has the final decision in approving loans and the fund is expected to grow based on interest payments. The Town may also apply to the State for additional funds.

#### **E. Tax Abatement Programs:**

- Property Tax Relief Program - Chapter 44.33 of the Rhode Island General Laws provides for property tax relief for the elderly homeowner/taxpayer through application to the State. A more complete description is given in the cited chapter of the General Laws of Rhode Island.
- Local Tax Abatement Program - The Town sponsors a tax abatement program for low income and disabled property tax payers. Low income is defined as those households earning less than \$20,000 per year. Currently, 27 tax payers in those categories receive abatements ranging from \$3,820 to \$120,000, which in turn saves them between \$17.30 and \$543.60 in actual tax savings.<sup>10</sup>

### **3.10 Housing Needs**

The Department of Housing and Urban Development (HUD) disseminates housing affordability data through its State of the Cities Data Systems (SOCDS) website. The Comprehensive Housing Affordability Strategy (CHAS) database documents priority housing needs for all localities in the United States. CHAS data are used by cities and towns using HOME and Community Development Block Grant (CDBG) to prepare consolidated housing plans. In 2000, the government published special tabulation data showing housing problems and the availability of affordable housing for states, counties, places, and towns.

Housing needs are divided between renters and owners. Within each category, there are needs of the elderly, small families (2 to 4 members), large families (5 or more members), and all other which includes single person and special needs households. The government uses the term “Any Housing Problem” to mean situations where a household must pay more than 30% its income for housing and/or overcrowding and/or lacking complete kitchen or plumbing facilities. In Little Compton, there are 331 households in that category, representing 21.8% of all year-round household units. The table below, indicates the breakdown by family type, within renters and owners.

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<sup>10</sup> Town of Little Compton Assessors Office, October 13, 2004.

**Table 3-10**  
**Families Earning up to 80% of Median Family Income**  
**Paying More than 30% Towards Housing Costs**

Family Type	Owners	Renters	Total Households	Percentage
Elderly	144	4	148	44.71%
Small Family (2-4)	89	25	114	34.44%
Large Family (5+)	14	0	14	04.23%
All Other*	35	20	55	16.62%
<b>Total</b>	<b>282</b>	<b>49</b>	<b>331</b>	<b>100.00%</b>

\* Single person and special needs households

Source: State of the Cities Data: Comprehensive Housing Affordability Strategy (CHAS) Data, 2000

In addition to the 331 existing Little Compton residents in need, the next table summarizes CHAS data for the category of residents earning  $\leq 50\%$  of median income having “any housing problem,” i.e. paying more than 30% of its income for the cost of housing.

**Table 3-11**  
**Families Earning  $\leq 50\%$  of Median Family Income**  
**Paying More than 30% Towards Housing Costs**

Family Type	Owners	Renters	Total Households	Percentage
Elderly	118	4	122	75.31%
Small Family (2-4)	15	0	15	9.26%
Large Family (5+)	N/A	N/A	N/A	N/A
All Other*	25	N/A	25	15.43%
<b>Total</b>	<b>158</b>	<b>4</b>	<b>162</b>	<b>100.00%</b>

\* Single person and special needs households

Source: State of the Cities Data: Comprehensive Housing Affordability Strategy (CHAS) Data, 2000.

Likewise, the following table depicts those families within the 50% to 80% of median income.

**Table 3-12**  
**Families Earning  $> 50\%$  to  $\leq 80\%$  of Median Family Income**  
**Paying More than 30% Towards Housing Costs**

Family Type	Owners	Renters	Total Households	Percentage
Elderly	40	0	40	43.01%
Small Family (2-4)	38	15	53	56.99%
Large Family (5+)	N/A	N/A	N/A	N/A
All Other*	N/A	N/A	N/A	N/A
<b>Total</b>	<b>78</b>	<b>15</b>	<b>93</b>	<b>100.00%</b>

\* Single person and special needs households

Source: State of the Cities Data: Comprehensive Housing Affordability Strategy (CHAS) Data, 2000.

It is clear from the tables that the elderly represent the greatest need for affordable housing among Little Compton residents. The second greatest need is for small families of two to four members, followed by single person and special needs households. These trends are not surprising as there are elderly on fixed incomes who are finding it increasingly difficult to stay in their own homes and many young people and families who struggle to maintain their homes in town.

The next table is a summary of the SCODS data for the so-called “any housing problems” for all households in Little Compton.

**Table 3-13**  
**SOCDS Census Data**

Little Compton			Source of Data: CHAS Data Book			Data Current as of: 2000					
	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Renters	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
Total Households	24	98	10	150	282	403	563	97	120	1,183	1,465
% with Any Hous- ing Prob- lems	16.7	25.5	0.0	13.3	17.4	35.7	15.8	14.4	29.2	23.8	22.6
% Cost Burden >30	16.7	25.5	0.0	13.3	17.4	35.7	15.1	10.3	29.2	23.2	22.0
% Cost Burden >50	16.7	0.0	0.0	0.0	1.4	20.1	2.1	0.0	12.5	9.1	7.6

**Definitions:**

**Any housing problems:** cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

**Other housing problems:** overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

**Elderly households:** 1 or 2 person household, either person 62 years old or older.

**Renter:** Data do not include renters living on boats, RVs or vans. This excludes approximately 25,000 households nationwide.

**Cost Burden:** Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

According to figures provided annually by Rhode Island Housing and updated in July 2004, there are 1,516 year-round housing units and 2 units that qualify under the

definition of low and moderate income (LMI). To achieve the 10% goal, the Town will need 152 units, less the existing two, which equals 150 units. This is the gap or “delta” towards which this plan will attempt to close. The affordable housing strategy must take into account the CHAS needs and provide the means for many elderly and families who are paying more than 30% of their income to continue living in Little Compton.

For the purposes of meeting the affordable housing goal, the delta of 150 units will meet the required 10% of current year-round housing units. But as new housing is built that delta will proportionately rise as well. The projected delta by the year 2025 is 186 LMI units. This is based on the assumption that 28% of housing units will be for seasonal dwellings, and 72% for year round housing. The projected year-round total will more likely be 17 units per year or 72% of the 23 projected units per year. By 2025, there should be 1,856 year round units, of which 10% or 186 must be LMI. Spread over the 20 year period, the Town must produce 9 LMI units per year.

The strategies to carry out that goal will have to account for that reality. In addition, the housing needs for 331 households described in Table 3-10 must also be addressed in the proportion to that need. In other words, approximately 45% of the affordable units should go for elderly, 34% for small families, and almost 17% for special needs families, and finally about 4% for large families.<sup>11</sup>

### 3.11 Income

The SOCDS web site provides data on the percentage of poverty in relation to the Providence-Fall River-Warwick, RI-MA Metropolitan Statistical Area. The table indicates a relatively low poverty rate for Little Compton, which has actually dropped from 1969 to 1999.

**Table 3-14**  
**SOCDS Census Data**  
**Poverty Rate (Percent) in Little Compton**

	Providence - Fall River – Warwick, RI - MA MSA	Little Compton	Suburbs**
1969	10.3	9.4	7.7
1979	10.1	3.8	7.0
1989	9.5	3.7	6.0
1993 Estimated*	12.4	4.2	7.8

<sup>11</sup> Proportions reflect CHAS data – see Table 3-16.

	Providence - Fall River – Warwick, RI - MA MSA	Little Compton	Suburbs**
1995 Estimated*	11.5	4.1	7.2
1997 Estimated*	11.5	3.8	7.1
1998 Estimated*	10.7	3.6	6.6
1999	11.8	3.4	6.9

\*Estimated poverty rates for 1993, 1995, 1997, and 1998 are derived from the Census Bureau's Small Area Income and Poverty Estimates.

\*\*Suburb data are defined as the total for the Providence-Fall River-Warwick, RI-MA MSA less the sum of data for these cities: Attleboro, MA ; Fall River, MA ; Pawtucket, RI ; Providence, RI ; Warwick, RI ; Woonsocket, RI.

The 2000 Census indicates that the Town's median income is \$55,368. The next table indicates how Little Compton's income levels relate to the region. For the lower end of income, Little Compton is below the rates in the metropolitan region. Conversely, the Town's income levels are substantially higher for the middle and high income brackets.

**Table 3-15**  
**SOCDS Census Data:**  
**Percent of Families in National Income Brackets**

		Providence - Fall River – Warwick, RI - MA MSA	Little Compton	Suburbs*
<b>Low Income</b> <b>(National Lowest 20%)</b>	<b>1969</b>	16.6	11.3	13.2
	<b>1979</b>	19.3	12.1	14.9
	<b>1989</b>	16.2	10.5	11.7
	<b>1999</b>	19.5	11.4	13.5
<b>Middle Income</b> <b>(National Middle 60%)</b>	<b>1969</b>	65.7	67.9	66.7
	<b>1979</b>	64.4	61.3	65.9
	<b>1989</b>	62.5	59.0	62.6
	<b>1999</b>	60.5	55.3	61.9
<b>High Income</b> <b>(National Top 20%)</b>	<b>1969</b>	17.7	20.8	20.2
	<b>1979</b>	16.2	26.5	19.2
	<b>1989</b>	21.3	30.5	25.7
	<b>1999</b>	20.0	33.4	24.6

\*Suburb data are defined as the total for the Providence-Fall River-Warwick, RI-MA MSA less the sum of data for these cities: Attleboro, MA ; Fall River, MA ; Pawtucket, RI ; Providence, RI ; Warwick, RI ; Woonsocket, RI.

### **3.12 Elderly**

In 2000 16.3 percent of all Little Compton residents were at least 65 years old but only 11.6 percent of the households were headed by persons 65 years or older, indicating that many of Little Compton's older residents live in households headed by younger people. The lack of affordable and subsidized housing for the elderly in Little Compton limits the housing options for elderly residents. Additional subsidies, assistance in keeping elderly residents in their own homes, and smaller rental units affordable to people on fixed incomes are needed for this segment of the population. As noted earlier, a large proportion of those households who cannot afford to stay in their own homes are the elderly.

### **3.13 Homeless**

Homelessness is an issue, which is difficult to quantify, and is often overlooked at the local level. Despite the lack of definitive numbers on the number of homeless people, the problem is undoubtedly growing rapidly. Homelessness is not a new phenomenon but is one that has changed due to shifts in composition of the homeless population.

Traditional views of the homeless (skid-row transient older men) have changed as the population has come to include, working low income families and individuals, people forced from homes by eviction and de-institutionalized. Economic shifts have left many unskilled and low skilled people without jobs and subsequently without the means to find shelter.

Currently Little Compton has no official provisions for the homeless within the Town. The RI Emergency Food & Shelter Board noted that in 2002-2003, there were 5,686 homeless people in Rhode Island.<sup>12</sup> Of that only one (1) listed Little Compton as the last address. While that number was the lowest in the state, nearby towns like Tiverton had 11, Portsmouth 25, Middletown 39 and Newport 225. The low numbers may belie the needs of households at risk, including battered women and people with AIDS. Faith-based or social service agencies in the Town may become necessary to identify and address such needs. In addition, households at risk need to be addressed on a regional level. Actions may include keeping a list of local shelters or emergency contact numbers for battered women.

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<sup>12</sup> The RI Emergency Food & Shelter Board Report, 2003, page 29.

### **3.14 Housing Goals and Recommendations**

In preparing the 1992 version of the Housing Element, certain issues arose which were raised in the meetings and workshops of the Comprehensive Plan Advisory Committee. Input on housing issues was also obtained from Little Compton residents by means of a scientific survey. The statement of issues, which follows, is a result of these participatory mediums and data analysis. Goals, policies and recommendations developed to address the issues are similarly derived.

Many communities in Rhode Island speak of rural character and of maintaining a sense of the historic villages, landscapes, views, working farms and homesteads, scenic rural roads, beaches and vital wildlife habitats but few have maintained these components of rural character comparable to Little Compton. Little Compton's identity is so closely tied with its rural nature that the mention of its name conjures images of a long past era when the horse and wagon ruled the road. The horse no longer rules but much of Little Compton's rural charm remains. The overall goal is therefore, to preserve the things that make Little Compton the most unique community in Rhode Island.

### **3.15 Goals**

- A. To preserve the quality and affordability of existing housing stock, while planning for future housing needs of residents.
- B. To provide a mix of housing opportunities for a diverse population of people regardless of age, race, income or social status, and to provide realistic housing options for the children of residents, ~~and~~ people who are employed in the Town and residents with special needs.
- C. To adhere to general community goals: Protection of groundwater, maintenance of open space and other visual, historical amenities, and protecting residential areas by targeting housing construction that preserves the town's rural character and natural resources.
- D. Develop mechanisms to manage growth responsibly taking into account :
  - Drinking water - quality and quantity
  - Wetland systems
  - Salt ponds and marshes

- Shoreline
  - Prime farmland
  - Historic structures and landscapes, and
  - Available resources.
- E. To provide some form of municipal government subsidy and develop strategies which add approximately 10 to 15 low and moderate income housing units to the Town's year-round housing stock each year, until the goal is achieved and maintained. (See Implementation Strategies section below.)

### **3.16 Objectives**

- 3.1 Develop a comprehensive permit process to meet specific and documented housing needs, e.g., elderly housing and low income housing, for the express purpose of accommodating new federal and state subsidized units.
- 3.2 Establish a Little Compton Housing Trust (LCHT), through Town Ordinance, whose members will be appointed by the Town Council, and will serve as an advocacy group for any person or group desiring to address the problem of housing affordability or housing for the elderly and families of low and moderate income. The LCHT will be enabled to apply for and receive state and federal grant money, contract with housing agencies such as Rhode Island Housing and Church Community Housing, contract for consultant services, recommend to the Town council property tax abatements for low and moderate income households, generally oversee the implementation of this Affordable Housing Plan, and monitor long term housing affordability.
- 3.3 Create a forum for the elderly community to elaborate on specific housing needs, in order to ensure that planning for such housing meets articulated needs from within the town.
- 3.4 Revise zoning ordinance to allow "manufactured homes" and "mobile homes" for the express purpose of providing such units to be subsidized and therefore remain low or moderately priced for both families and elderly.



- 3.5 Encourage local control over the development of elderly, affordable and special needs housing by:
- a. Creating a non-profit organization within the Town to develop elderly and family, affordable and/or special needs housing.
  - b. Studying the possibility of amending enabling legislation for the Agricultural Conservancy Trust to include acquisition of land for elderly, affordable and special needs housing.
  - c. Encouraging the RI General Assembly to fund the Rhode Island Housing and Conservation Trust and the Governor to provide all municipalities the administrative support required to manage local Housing Trusts under the auspices of a State mandated program.
- 3.6 Maintain the status quo with respect to allowing mobile homes by right in all districts in the Zoning Ordinance.
- 3.7 Amend the zoning ordinance to allow multi-family housing in business zones by right, including provisions for mixed use development e.g. commercial on the first floor with apartments above, with development plan review by the Planning Board, if the units are restricted to low and moderate income residents with thirty-year affordability restrictions in place.
- 3.8 Consider the development of a Cluster Housing Ordinance which would create an overlay zone and which would allow the Planning Board flexibility.
- a. Parcel size will remain flexible, but density of overall development will not exceed 1 dwelling unit per 2 acres.
  - b. A conventional subdivision layout may be required with any submission of a cluster proposal. The overall density of the cluster development should not exceed the density of the conventional layout. The conventional layout should meet all zoning and subdivision requirements and should not include lots whose area is comprised of more than 50 percent wetlands or lots with significant areas of excessive slope (15 percent or more).
  - c. All open space in cluster developments will remain in perpetuity in accordance with the provisions of state law.
  - d. All cluster proposals shall be approved by the Planning Board, with an advisory opinion by the LCHT.
- 3.9 Mandate the inclusion of at least 20% low and moderate-income qualifying units in any new subdivision.
- 3.10 Develop a housing and parcel database using data from the latest revaluation.

- 3.11 Revise zoning ordinance to reflect, as appropriate, changes in the Housing Element to accommodate affordable housing with continuing monitoring.
- 3.12 Require all room rentals to register with the Town for purposes of safety and health inspection and to monitor affordability.
- 3.13 Consider amending ordinances to establish residential height restrictions, which will be consistent with existing scale and bulk of surrounding housing in any given neighborhood in Little Compton. No house to be higher than 30 feet.
- 3.14 Amend 14-4.2.d.2(d) of the Zoning Ordinance to specifically add “protection of groundwater” to the list of conditions and safeguards applied which appear as criteria for special use permit.

*The following recommendations are made in full recognition of the balance, which must be struck between concerns of housing and groundwater protection:*

- 3.15 Continue to allow an attached accessory dwelling of not more than 800 square feet on lots having a minimum of three acres, provided that site planning and ISDS criteria are met.
- 3.16 Continue to allow a temporary accessory family dwelling unit as defined in the present zoning ordinance.
- 3.17 Amend the Town’s existing Low Income and Disabled Property Tax Abatement Program to define low and moderate income families in accordance with the Low- and Moderate-Income Housing Act which are those residents earning  $\leq 80\%$  of the area median income (AMI), and that the tax abatement to residents living in affordable housing units be set on a sliding scale based on actual household income, so that the lowest income residents receive the highest abatement. This is intended to significantly increase the incentive for creating affordable housing with a local tax subsidy.

### **3.17 Strategies**

#### **A. Basic Assumptions**

The ten strategies outlined here are aimed at producing up to 186 units in twenty years, or 9 units per year. Many of the strategies are aimed at new construction and some are aimed at assisting households in existing units. In all cases, the affordable units will have restrictions ranging from 30 to 99 years.

In 2000, the Town had 2,103 housing units, with 1,516 that were deemed to be year-round or non-seasonal. In the 1994 Comprehensive Plan's Land Use Element (Sec. 2.2c), the build out analysis estimated that the Town's land use policies, reflecting zoning and natural constraints, could result in as many as 4,450 units at some point in the future.<sup>13</sup> It is interesting to note that the build-out analysis that was prepared in 1992 projected 2,122 units by the year 2000, only 19 units more than what was actually built. While the plan does not advocate full build out, with the addition of about 23 houses per year, there could be over 2,500 housing units in twenty years. The build-out analysis noted that in 1992, the Town's developed land represents only 25% of all land area. Taking into account constraints such as soil and steep slopes, more than 50% of the vacant land or over 5,000 acres have no constraints and can be developed.

The overall goal of maintaining rural character in Little Compton and the goal to achieve affordable housing are not necessarily mutually exclusive. With careful planning and making positive advances to close the affordability gap for its citizens, Little Compton can achieve the goals through the strategies listed here.

Because of the rural character, the affordable housing goal faces unique challenges. One of these concerns is projecting the location of future affordable units. Building a single high rise in a specific location to accommodate several hundred LMI units is not an option. Rather, integrating such housing into the general low-density housing pattern is far more desirable.

The underlying assumption with all the strategies is that the Town must create, by ordinance, a "Little Compton Housing Trust" (LCHT). The Town Council would appoint the members. The LCHT's mission shall be to advocate the creation and maintenance of

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<sup>13</sup> Section 2.2 Build out Analysis, begins on page 2-4 of the Land Use Element of the 1994 Comprehensive Plan. Though the base year was 1990, the projection has proven to be somewhat accurate through 2004. The build out methodology included mapping of environmental constraints, developed and undeveloped land and development rates based on zoning, whose density requirements have remained unchanged.

affordable housing in accordance with this plan. The responsibilities of the LCHT will include, but not necessarily be limited, to apply for and receive state and federal grant money, contract with housing agencies such as Rhode Island Housing and Church Community Housing, contract for consultant services (but not necessarily staff), recommend to the Town Council property tax abatements for low and moderate income households, generally oversee the implementation of this Affordable Housing Plan, and monitor long term affordability.

In addition, these strategies will require the active participation of Church Community Housing and Rhode Island Housing to carry out many of the strategies below. In particular the availability of HUD HOME grants and low-interest loans to encourage construction or rehabilitation of affordable housing will be key to the success of this plan.

### **STRATEGIES TO ACHIEVE AFFORDABLE HOUSING.**

<b>Strategy</b>	<b>Action Required</b>	<b>Yield</b>	<b>Location</b>
1. Allow one (1) additional dwelling unit with a total of two (2) detached single household units on minimum of 3 acres, where one unit is affordable. The affordable unit will be eligible for the Town's low income and disabled property tax relief. Condominium conversion of the affordable unit will enhance its affordability into perpetuity, because land cost will not be a significant factor in the resale of the unit. A further incentive is to link this strategy to subsidized financing available through local, state or federal agencies. While no one can predict human behavior, it is the legislative finding of the Little Compton Planning Board and Town Council that it is reasonable to believe that the strategy will be successful given local customs and the culture of Little Compton.	Amend the Zoning Ordinance to allow, by right, the construction of a second house on a 3-acre parcel, provided that DEM ISDS approval is obtained and 30-year affordability restrictions are in place. The LCHT shall monitor long-term affordability and apply for any available government subsidies for affordable housing.	Approximately 1 unit per year. The yield assumption is based on the zoning board having approved 9 such units within the past 10 years. By making this permissible and by adding tax relief, LCHT advocacy and availability of state or federal funds, it is reasonable to assume the 1 to 2-unit yield per year.	Scattered throughout the Town. At this time, there is only one residential zone for the entire Town.

Strategy	Action Required	Yield	Location
2. Sec. 14-5.5.b. allows accessory dwelling unit by right on one and two acre parcels. Attached unit could be existing or new, as long as the unit will be affordable. Currently accessory dwelling units are allowed only on a minimum of three (3) acres. The Town's local subsidy is opening such dwelling units to one and two acre lots, by right, provided that such units are affordable. A further incentive is to link this strategy to subsidized financing available through local, state or federal agencies.	Amend the section to state that if the unit is affordable and 30-year affordability restrictions are in place, and provided that DEM ISDS approval is obtained, it will be eligible for the Town's low income and disabled property tax relief. The LCHT shall monitor long-term affordability and apply for any available government subsidies for affordable housing.	Approximately 1 unit per year.	Scattered throughout the Town. At this time, there is only one residential zone for the entire Town.
3. (a) Allow multi-household dwellings by right in the Business zone, with development plan review by the Planning Board. The Business zones are identified as the Commons, Adamsville, Sakonnet Point, an area near the Tiverton border, and an area near the land fill (although the landfill is not intended as a site for affordable housing). The town council will also consider affordable housing proposals within ¼ mile of existing b zone. (See attached zoning map showing existing B zones, at the end of this plan).  (b) Allow conversion of lawfully existing commercial structures which are legal non-conforming by use into multiple-household affordable housing units by special use permit.	Amend the Zoning Ordinance (Sec. 14-3.e; Use Code # R3, from S to Y) to allow, by right, multi-household dwellings (maximum of 6 units, i.e. 6 units per building) in the Business zone, without limitation on bedrooms, provided that DEM ISDS approval is obtained and 30 year affordability restrictions are in place. The LCHT shall monitor long-term affordability.	Approximately 6 unit every 5 years. There are 16 vacant lots in the business zone. With zoning incentives, tax breaks, availability of state and federal funds and advocacy by the LCHT, it is reasonable to assume that there could be 24 units within the next 20 years.	All existing Business Zones, including Commons, Adamsville, and at Tiverton border.
4. (a) Allow Duplexes (two household units) throughout the Town, on 3 acres by right or 2 acres	Amend the Zoning Ordinance (Sec. 14-3.e; Use Code # R2), add the following: "Two household	Approximately 1 to 2 units per year. There are 844 vacant lots throughout the town.	Scattered throughout the Town. At this time, there is only one residential zone for

Strategy	Action Required	Yield	Location
by special use permit, provided that one unit is affordable. (b) Allow legally established lot of record to be used for a Duplex, as of right, provided both units shall be affordable and that DEM ISDS approval is obtained. Condominium conversion of the units will enhance their affordability into perpetuity.	units, provided that DEM ISDS approval is obtained and that one unit has 30 year affordability restrictions in place.” Distinguish between 3-acre sites, which are allowed by right and 2 acres that will require a special use permit. The LCHT shall monitor long-term affordability.	With zoning incentives, tax breaks, availability of state and federal funds and advocacy by the LCHT, it is reasonable to assume that at least 2 units per year could be developed with this provision.	the entire Town.
5. Rehabilitate any existing (prior to 1/1/2005) housing unit to an affordable unit. No new construction. The affordable unit will be eligible for the Town’s low income and disabled property tax relief. See Strategy #1.	LCHT and Church Community Housing to implement by purchasing the land on which the house sits at fair market value and leasing it back to the homeowner on a 99-year lease. No “buy back” option is available for the 99 years. A portion of the land purchase funds must be dedicated to rehabilitation.	Approximately 1 unit per year. The “buy out” of the land value is a powerful incentive for low and moderate-income elderly and families.	Scattered throughout the Town. At this time, there is only one residential zone for the entire Town.
6. Require that all future major subdivisions (5 or more lots) shall have 20% affordable units. The affordable unit or units will also be eligible for the Town’s low income and disabled property tax relief. An option would be to donate a fee in lieu of the affordable unit to the LCHT. The fee would be at least 20% of the fair market value of lots in the subdivision.	Amend the Subdivision Regulations to require that for all subdivisions of 5 or more lots, 20% of the lots shall have 30-year affordability restrictions and be eligible for the Town’s low income and disabled property tax relief. The LCHT will use the lot to develop an affordable house or use the optional fee to purchase land elsewhere for the same purpose.	Approximately 1 unit per year. Within the past 10 years there were 11 major subdivisions, of which 8 or 9 resulted in 5 or more lots. If that trend continues into the future, there could be 12 such lots in 10 years. Although there were few units that were developed as a direct result of recent subdivisions, it is not unusual to have subdivided lots of record to remain vacant for many years. The LMI restricted lots will be far more attractive for development due to the relatively lower cost of the land.	Scattered throughout the Town. At this time, there is only one residential zone for the entire Town.
7. Ground Lease Program for 99 years, funded by LCHT, Rhode Island Housing and/or the State	The LCHT will purchase land with Church Community Housing to sublease for 99 years and im-	Approximately 1 unit every 2 years.	Scattered throughout the Town. At this time, there is only one residential zone for

Strategy	Action Required	Yield	Location
Housing Trust Fund (when and if funded).	plement. Funding sources to include Rhode Island Housing, federal HOME funds and the like, for appropriately scaled developments..		the entire Town.
8. Allow Town-owned properties to be leased by the LCHT and/or Church Community Housing affordable housing for 99 years. See subsection C below and Table 3-16	The LCHT will lease the lots, on behalf of the Town Council, for 99 years. The housing will be built with Church Community Housing using Rhode Island Housing and other federal or state funds.	There are 33 parcels the Town owns. Of that number, 9 parcels that may be eligible for possible use. Approximately 1 unit every year.	Scattered throughout the Town. At this time, there is only one residential zone for the entire Town.
9. HUD Section 811 Supportive Housing for persons with disabilities. The Town will be receptive to a comprehensive permit for such projects, provided that public health, safety and welfare concerns are met, particularly the need for potable water and ISDS suitability, and provided that each structure contain no more than 6 dwelling units, regardless of lot size. We cannot be specific as to which sites will be developed since the strategy is really town-wide. Remember that there is only one residential zone and one commercial zone for the entire Town, and there is no water or sewer infrastructure anywhere in the Town at all. Preference will be given to the B zones or areas within a ¼ mile of the B zones as noted earlier, since these areas are most likely to have some services for the disabled and elderly such as post office, restaurants and general stores.	Church Community Housing to implement and manage. The Zoning Ordinance shall be amended to set forth specific criteria for sites for such uses.	Approximately 10 units in 5 to 20 years.	To be determined
10. HUD Section 202 Housing for the Elderly. The Town will be receptive to a comprehensive permit for such projects,	Church Community Housing to implement and manage. The Zoning Ordinance shall be amended to set forth specific criteria	Approximately 10 units in 5 to 20 years.	To be determined

Strategy	Action Required	Yield	Location
provided that public health, safety and welfare concerns are met, particularly the need for potable water and ISDS suitability, and provided that each structure contain no more than 6 dwelling units, regardless of lot size. We cannot be specific as to which sites will be developed since the strategy is really town-wide. Remember that there is only one residential zone and one commercial zone for the entire Town, and there is no water or sewer infrastructure anywhere in the Town at all. Preference will be given to the B zones or areas within a ¼ mile of the B zones as noted earlier, since these areas are most likely to have some services for the disabled and elderly such as post office, restaurants and general stores.	for sites for such uses.		

## **B. Summary of Yield**

The strategies noted above will produce about 186 units over a twenty-year period. The table below, projects the growth in five-year increments. Each five-year increment shows the cumulative units expected over time. For example, Strategy # 1 will result in 22 units in twenty years, with about 5 in the first five years, plus 7 to equal 12 in ten years and so on.

The projected growth of affordable housing units resulting in the 10% goal in 20 years is based on the assumption that the Town will continue to add market housing each year. Straight-line projections are often unreliable predictors of future trends. While the Town has been adding approximately 23 market rate new houses each year for the past ten years, in all likelihood there will be growth in that range over the next twenty years. There is certainly capacity to assume that the trend will continue. This will mean that there may be about 1,850 year round units by the year 2025. With 186 affordable units, the ratio of affordable housing will be just at about 10%.



The strategies are aimed at a mixture of owner occupied and rental units. The HUD projects will be all rental, as would the six unit buildings in the business zones. The duplex units could be half owner occupied and half rental, although there is nothing to prevent all rental duplexes.

### **C. Town Owned Properties**

Strategy # 8 above calls for the availability of Town-owned properties to be leased by the LCHT and/or Church Community Housing as affordable housing for 99 years. Of the 33 town-owned sites, 9 are eligible for development, representing approximately 15.8 acres in total. All parcels are unimproved. The table below identifies this sites by plat, lot and street address and comments.

**Table 3-16**  
**Town-Owned Parcels**

ID	PLAT	LOT	ADDRESS	AREA SQ FT	ZONE	COMMENTS
1	32	163	15 Pond View Dr.	50,175	residential	from tax sale
2	1	167	16 Carey Ln	82,764	residential	
3	1	78	21 West Main Rd	5,000	residential	
4	40	91-1	144 Amy Hart Path	312,761	residential	Road will have to be constructed to gain access to lot
5	43	1	16 Colebrook Rd	13,000	residential	small lot on hill near cemetery
6	31	40-1	36C So. Of Commons Rd	126,324	residential	Road will have to be constructed to gain access to lot
7	28	39	68 Willow Ave	4,700	residential	drainage easement may pose restriction.
8	41	30	88 Long Highway	56,628	residential	
9	41	16	87 Long Highway	21,000	residential	
			Total	672,352		

NOTE: THE PROJECTED NUMBERS OF AFFORDABLE HOUSING UNITS FOR EACH 5 YEAR INCREMENT ARE CUMULATIVE, AND ARE NOT TO BE ADDED ACROSS ROWS. FOR EXAMPLE, STRATEGY #1 WILL RESULT IN 22 UNITS IN 20 YEARS, WITH 5 OF THEM PROJECTED IN FIRST 5 YEARS, PLUS 7 UNITS IN YEARS 6 THROUGH 10 TO EQUAL 12 UNITS IN 10 YEARS, AND SO ON.

<b><u>Strategy</u></b>	<b>5 Years</b>	<b>10 Years</b>	<b>15 Years</b>	<b>20 Years</b>	<b>Population Served</b>	<b>Units to Meet CHAS Data Needs</b>
1. Two Units on one lot. The LCHT will seek out potential households that include elderly, offspring who wish to remain in Town and others who may benefit from this program. The units could be owner occupied or rental.	5 units	12 units	18 units	22 units	Large and Small Family & Elderly	4 Large Family 10 Small Family 8 Elderly
2. Attached unit in existing structure. The LCHT will seek out potential households that include elderly, offspring who wish to remain in Town and others who may benefit from this program. . The units could be owner occupied or rental.	5 units	12 units	18 units	22 units	Elderly	22 Elderly
3. Multi-household – maximum 6 units. The LCHT will purchase or lease land within the business zones, and if necessary, request the Town Council to rezone to “Business” up to ¼ mile of the existing B zone, and seek development proposals to construct and manage such units. Rental.	6 units	12 units	18 units	24 units	Special Needs Elderly and Small Family	4 Special Needs 10 Small Family 10 Elderly
4. Duplex units. The LCHT will purchase or lease land, with assistance from RIH and Church Community Housing. Potential beneficiaries will include town employees, teachers and public safety. Owner occupied and rental.	7 units	15 units	22 units	30 units	Small Family	30 Small Family
5. Conversion of existing housing. The LCHT will seek out potential households that include elderly, off-	5 units	10 Units	15 units	20 units	Elderly	20 Elderly

<b>Strategy</b>	<b>5 Years</b>	<b>10 Years</b>	<b>15 Years</b>	<b>20 Years</b>	<b>Population Served</b>	<b>Units to Meet CHAS Data Needs</b>
spring who wish to remain in Town and others who may benefit from this program. Primarily owner occupied.						
6. 20% Affordable Units in major Subdivisions. The LCHT will be the beneficiary of receiving the affordable lots or the fee in lieu, with assistance from RIH and Church Community Housing, to construct affordable units. Potential beneficiaries will include town employees, teachers and public safety. Primarily owner occupied.	3 units	9 units	15 units	20 units	Large and Small Family and Special Needs	4 Large Family 11 Small Family 5 Special Needs
7. Ground Lease. The LCHT will purchase or lease land, with assistance from RIH and Church Community Housing. Potential beneficiaries will include town employees, teachers and public safety. Primarily owner occupied.	2 units	4 Units	6 units	8 units	Small Family Elderly and Special Needs	2 Small Family 4 Elderly 2 Special Needs
8. Town-owned parcels. The LCHT will contract with the Town Council to lease land, with assistance from RIH and Church Community Housing. Potential beneficiaries will include town employees, teachers and public safety. Owner occupied and rental.	5 units	10 Units	15 units	20 units	Small Family Elderly and Special Needs	2 Small Family 6 Elderly 12 Special Needs
9. HUD Section 811 Rental	10 units	10 units	10 units	10 units	Special Needs	10 Special Needs
10. HUD Section 202 Rental	10 units	10 units	10 units	10 units	Elderly	10 Elderly
<b>TOTAL</b>	<b>54 units</b>	<b>104 units</b>	<b>149 units</b>	<b>186 units</b>		

**Table 3-17**  
**Little Compton's Future Low and Moderate Income (LMI) Needs by CHAS data**

Strategy	Large Family	Small Family	Elderly	Special Needs	Total
1	4	10	8	0	22
2	0	0	22	0	22
3	0	10	10	4	24
4	0	30	0	0	30
5	0	0	20	0	20
6	4	11	0	5	20
7	0	2	4	2	8
8	0	2	6	12	20
9	0	0	0	10	10
10	0	0	10	0	10
<b>Total</b>	<b>8</b>	<b>65</b>	<b>80</b>	<b>33</b>	<b>186</b>
<b>Percentage</b>	<b>4%</b>	<b>34%</b>	<b>43%</b>	<b>18%</b>	<b>100%</b>